**Amendments to the Claims**

1-19 (canceled).

20. (Currently amended)    A method for carrying out an electronic transaction, having the following steps:

a data interchange is performed between a first network subscriber node and a second network subscriber node with a first terminal at the first network subscriber node via a first communication network for stipulating transaction data for the transaction;

an identification number for a second terminal at the first network subscriber node in a second communication network, different than the first, is input into the first terminal at the first network subscriber node by the first network subscriber node;

the identification number and the transaction data are transmitted from the first network subscriber node to a third network subscriber node via a third communication network;

the validity of the identification number is verified by the third network subscriber node, and an associated service provider node from a plurality of service provider nodes registered with the third network subscriber node is identified using the identification number;

the verified identification number and the transaction data are transmitted from the third network subscriber node to the associated service provider node via a fourth communication network;

a credit stipulated by the transmitted transaction data is reserved at the associated service provider node for the second network subscriber node by debiting an account at the first network subscriber node, which account is managed at the associated service provider node for the identification number, and the reserved credit is confirmed by the associated provider node to the third network subscriber node via the fourth communication network;

a transaction number is generated and the transaction number is transmitted from the third network subscriber node to the second terminal at the first network subscriber node via the second communication network;

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the transmitted transaction number is input into the first terminal at the first network subscriber node and the input transaction number is transmitted to the third network subscriber node via the third communication network;

the transmitted transaction number is verified by the third network subscriber node by comparing it with the transaction number generated previously by the third network subscriber node; and

the credit reserved by the associated service provider node is confirmed by the third network subscriber node to the second network subscriber node via the third communication network;

conclusion of the transaction is confirmed by the second network subscriber node to the third network subscriber node via the third communication network;

conclusion of the transaction is confirmed by the third network subscriber node to the associated service provider node via the fourth communication network; and

the credit reserved to the second network subscriber node is posted by the associated service provider node.

21. (Previously presented)    A method for carrying out an electronic transaction, having the following steps:

a data interchange is performed between a first network subscriber node and a second network subscriber node with a first terminal at the first network subscriber node via a first communication network for stipulating transaction data for the transaction;

an identification number for a second terminal at the first network subscriber node in a second communication network, different than the first, is input into the first terminal at the first network subscriber node by the first network subscriber node;

the identification number and the transaction data are transmitted from the first network subscriber node to a third network subscriber node via a third communication network;

the validity of the identification number is verified by the third network subscriber node, and an associated service provider node from a plurality of service provider nodes registered with the third network subscriber node is identified using the identification number;

the verified identification number and the transaction data are transmitted from the third network subscriber node to the associated service provider node via a fourth communication network;

a credit stipulated by the transmitted transaction data is reserved at the associated service provider node for the second network subscriber node by debiting an account at the first network subscriber node, which account is managed at the associated service provider node for the identification number, and the reserved credit is confirmed by the associated provider node to the third network subscriber node via the fourth communication network;

a transaction number is generated and the transaction number is transmitted from the associated service provider node to the second terminal at the first network subscriber node via the second communication network;

the transmitted transaction number is input into the first terminal at the first network subscriber node and the input transaction number is transmitted to the third network subscriber node via the third communication network;

the transmitted transaction number is forwarded from the third network subscriber node to the associated service provider node via the fourth communication network;

the transmitted transaction number is verified by the associated service provider node by comparing it with the transaction number generated previously by the associated service provider node;

the verified transaction number is confirmed by the associated service provider node to the third network subscriber node via the fourth communication network; and

the credit reserved by the associated service provider node is confirmed by the third network subscriber node to the second network subscriber node via the third communication network;

conclusion of the transaction is confirmed by the second network subscriber node to the third network subscriber node via the third communication network;

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conclusion of the transaction is confirmed by the third network subscriber node to the associated service provider node via the fourth communication network; and

the credit reserved to the second network subscriber node is posted by the associated service provider node.

22. (Cancelled)

23. (Previously presented)    The method as claimed in claim 20, characterized in that the identification number and the transaction data are transmitted and/or the input transaction number is transmitted from the first network subscriber node to the third network subscriber node indirectly via the second network subscriber node.

24. (Previously presented)    The method as claimed in claim 20, characterized in that the identification number and the transaction data are transmitted and/or the input transaction number is transmitted from the first network subscriber node to the third network subscriber node directly.

25. (Previously presented)    The method as claimed in claim 20, characterized in that the transaction data comprise a purchase price and a product specification.

26. (Previously presented)    The method as claimed in claim 20, characterized in that the second communication network is a mobile radio network or a landline telephone network, and the identification number is a mobile radio number or a landline telephone number.

27. (Previously presented)    The method as claimed in claim 20, characterized in that the first and/or third communication network(s) is/are the Internet.

28. (Previously presented)    The method as claimed in claim 20, characterized in that the fourth communication network is a landline telephone network.

29. (Previously presented)     The method as claimed in claim 20, characterized in that the transaction number has a one-off validity and/or a time limit for the validity.

30. (Previously presented)     The method as claimed in claim 20, characterized in that if the verification or the confirmation of the reservation or the verification of the transaction number fails then the third network subscriber node transmits an error message to the second network subscriber node via the third communication network.

31. (Previously presented)     The method as claimed in claim 20, characterized in that the verification and identification are performed by means of electronic comparison with a table file.

32. (Previously presented)     The method as claimed in claim 20, characterized in that if the confirmation does not occur within a prescribed period then the reserved credit is deleted.

33. (Canceled)

34. (Previously presented)     The method as claimed in claim 20, characterized in that if the verification of the transaction number or the confirmation fails then the third network subscriber node transmits an error message to the associated service provider node to delete the reserved credit via the fourth communication network instead of the confirmation.

35. (Previously presented)     The method as claimed in claim 20, characterized in that the reservation is made on the basis of a credit rating check at the associated service provider node.

36. (Previously presented)     The method as claimed in claim 20, characterized in that if the verification and identification or the confirmation fail then the second network subscriber

node asks the first network subscriber node for reinput a limited number of times from the third network subscriber node.

37. (Previously presented)    The method as claimed in claim 23, characterized in that the transaction number is transmitted by SMS.

38. (Previously presented)    The method as claimed in claim 20, characterized in that the first network subscriber node is an end customer node, the second network subscriber node is a provider node, the third network subscriber node is a coordinator node and the service provider node is a mobile radio provider node.

39. (Previously presented)    The method as claimed in claim 21, characterized by the following steps:

conclusion of the transaction is confirmed by the second network subscriber node to the third network subscriber node via the third communication network; and

conclusion of the transaction is confirmed by the third network subscriber node to the associated service provider node via the fourth communication network.